

TENNESSEE GENERAL ASSEMBLY
FISCAL REVIEW COMMITTEE



FISCAL NOTE

HB 1309 - SB 1294

March 2, 2023

SUMMARY OF BILL: Prohibits a life insurance provider from canceling insurance coverage for an individual or a family member of an individual based solely on the individual's or family member's genetic information. Prohibits life insurance providers from requesting or requiring a genetic test or complete genome sequencing of a person's DNA as a precondition of insurability. Prohibits the life insurance provider from having any access to genetic data without first obtaining an individual's signed, written consent.

FISCAL IMPACT:

NOT SIGNIFICANT

Assumptions:

- Pursuant to Tenn. Code Ann. § 56-7-2703, similar prohibitions currently apply to health insurance providers only. The proposed legislation would extend the prohibitions to include life insurance providers.
- The proposed legislation will apply to private entities and will not have a significant impact on the policies or procedures of the Department of Commerce and Insurance.

IMPACT TO COMMERCE:

NOT SIGNIFICANT

Assumption:

- Any impact on commerce and jobs in this state is estimated to be not significant.

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CERTIFICATION:

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner". The signature is written in a cursive, flowing style.

Krista Lee Carsner, Executive Director

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